

# Congratulations!

## Your Home received a FORTIFIED Home™ Gold Designation



FORTIFIED is a voluntary, beyond-code construction program designed to offer superior protection against severe weather, including hurricanes and tornadoes. The program has three essential elements: the FORTIFIED construction standard developed by the Insurance Institute for Business & Home Safety (IBHS); a verification process completed by independent, third-party evaluators; and an audit of the project's documentation by a team of FORTIFIED experts at IBHS.

### The FORTIFIED Standard



For decades, IBHS has been studying the aftermath of storms, finding common weaknesses that can be reinforced to create stronger homes. It tests solutions in a state-of-the-art research center in Richburg, South Carolina, running simulations for rain and wind at speeds up to 130 mph.

Through its studies, IBHS scientifically proved there are construction materials and methods that can increase a home's resilience against severe weather. The FORTIFIED Home standard integrates dozens of these "beyond-code" modifications, including a reinforced roof, impact and pressure rated opening protection and a continuous load path, all of which are included in your home. Together, these elements work to provide next-level protection from severe weather.

Please note that FORTIFIED will minimize damage caused by severe weather, but it is not hurricane or tornado-proof. **Please evacuate, if instructed to do so by your local authorities.**

### The Verification & Audit Process



It's easier to have peace of mind when you know things are done right. The FORTIFIED Home program requires key construction components and installation techniques are documented (in photos and/or compliance forms) by a certified independent, third-party evaluator.

Evaluators collect dozens of photos throughout the construction of your home and provide them to IBHS for review. Only after the team at IBHS reviews this documentation can you receive a FORTIFIED designation.

### ***FORTIFIED May Save You Money***

*By taking the necessary steps to defend your home from severe weather, you are reducing the chance of it suffering significant damage from a storm. Homeowners in more than a dozen states may be rewarded for their preparedness through insurance discounts and mitigation credits.*

***Ask your insurance agent for details.***



[www.fortifiedhome.org](http://www.fortifiedhome.org)

## Contact a FORTIFIED Evaluator Before Making Improvements, Additions or Re-roofing

By following the FORTIFIED standard, your contractor has used the most up-to-date building science available to give your home the best chance to survive a severe weather event. The series of upgrades included in the standard work together to create a system of redundancies that help to prevent cascading damage.

Changes to your home can interfere with this system of protection and leave it vulnerable. For instance, something as seemingly minor as installing a doggy-door can provide a path for storm pressures to enter your home and undermines the impact and pressure-ratings of an exterior door. This little change could jeopardize your FORTIFIED designation and any insurance discount it provides. Bigger modifications like adding a covered porch, changing exterior doors or windows or re-roofing can have even bigger impacts on your home's resilience to storms. In fact, **your FORTIFIED designation must be renewed any time your roof is replaced.**



To make sure modifications or additions don't impact your home's protection from severe weather, contact a FORTIFIED Evaluator before making the changes. They can help you find ways to make the improvements while keeping your home safe and FORTIFIED-compliant.



## Repairs Should Meet the FORTIFIED Standards

While lab and real-world experience has proven FORTIFIED to be remarkably effective at limiting storm damage, some FORTIFIED homes will experience damage during extreme weather. For example, even the best shingles, metal, and tile have limitations, and that often means there will be roof cover loss during high wind events. However, the sealed roof deck, required by the FORTIFIED standards, will help to prevent the damage from escalating. Additionally, there are times when Mother Nature strikes in ways that go beyond the limits of FORTIFIED. For example, although FORTIFIED has been tested against 130 mph winds and wind-driven rain, it offers little added protection from falling trees.

If you have damage to your home's exterior (walls, doors, chimney, roof, windows etc.), engage a FORTIFIED Evaluator to help ensure repairs comply with the FORTIFIED standard.

For details visit <https://fortifiedhome.org/repair/>

## FORTIFIED Designations Are Valid for Five Years

A FORTIFIED designation declares a home met the standard established by IBHS at the time it was issued. Because the condition of a home will change over time, it is important to periodically confirm it continues to provide the rigorous protections of the FORTIFIED standard. To renew a designation and maintain any insurance discount you're receiving, call your FORTIFIED Evaluator to verify the home still meets the FORTIFIED standard.

Near the coast, corrosion of key fasteners or connectors could jeopardize a FORTIFIED designation renewal. Corrosion resistance requirements are included in the FORTIFIED standard, but over time, even corrosion-resistant hardware can rust, undermining a home's resilience. If corrosion is observed, contact a FORTIFIED evaluator who can work with IBHS to provide the steps necessary to maintain the home's designation.



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